

Table 1: Survey Contents, Sections, and File Names across Rounds

	Round 1		Round 2		Round 3		Round 4		Round 5	
Content	Section / File Name		Section / File Name		Section / File Name		Section / File Name		Section / File Name	
Identification										
Identification, GPS, interviewer visits	1	dropped	1	dropped	0	dropped	0	dropped	0	dropped
Listing										
Household Member listing	-	included in demographics r1s2	1b	r2s1b	1	r3s1	1	r4s1b	1	r5s1
demographics										
Household demographics (for members in the household)	2	r1s2	2	r2s2	2	r3s2	2	r4s2	2	r5s2
Household demographics (for members not in the household)	3	r1s3	-	n/a	-	n/a	-	n/a	-	n/a
Consumption										
Household consumption- Weekly	4	r1s4_weekly	3	r2s3_weekly	3	r3s3_weekly	3	r4s3_weekly	4	r5s4_weekly
Household consumption- Monthly	4	r1s4_monthly	3	r2s3_monthly	3	r3s3_monthly	3	r4s3_monthly	4	r5s4_monthly
Household consumption- Yearly		r1s4_yearly	3	r2s3_yearly	3	r3s3_yearly	3	r4s3_yearly	4	r5s4_yearly
Assets										
Assets and Wealth: Financial Assets	5	r1s5_financial	4	r2s4_financial	4	r3s4_financial	4	r4s4_financial	4	r5s4_financial
Assets and Wealth: Real Assets	5	r1s5_real	4	r2s4_real	4	r3s4_real	4	r4s4_real	4	r5s4_real

	Round 1		Round 2		Round 3		Round 4		Round 5	
	Section / File Name		Section / File Name		Section / File Name		Section / File Name		Section / File Name	
M-PESA										
Registered M-PESA General	11	r1s11_general	10	r2s10_general	11	r3s11_general	11	r4s11_general	11	r5s11_general
M-PESA - Services	11	r1s11_services	10	r2s10_3_services	11	r3s11_27_services	11	r4s11_27_services	11	r5s11_21_services
M-PESA - money use	11	r1s11_7_moneyuse	10	r2s10_4_moneyuse	11	r3s11_28_30_moneyuse	11	r4s11_28_30_moneyuse	11	r5s11_22_24_moneyuse
M-PESA - Transfers	11	r1s11_transfers	10	r2s10_5_transfers	11	r3s11_31_transfers	11	r4s11_31_transfers	11	r5s11_25_transfers
M-PESA - Registration	11	r1s11_registration	10	dropped	11	dropped	11	dropped	11	dropped
M-PESA - Agent regular	11	r1s11_agent	10	r2s10_6_agent_regular	11	r3s11_32_34_agent_regular	11	r4s11_32_34_agent_regular	11	dropped
M-PESA - Agent last 2 transactions	11		10	r2s10_7_agent_transac	11	r3s11_35_agent_transac	11	r4s11_35_agent_transac	11	dropped
M-PESA - Agent problems	11		10	r2s10_8_agent_prob	11	r3s11_36_agent_prob	11	r4s11_36_agent_prob	11	dropped
M-PESA – Quality	11	r1s11_quality	10	included in general r2s10_general	11	included in general r3s11_general	11	included in general r4s11_general	11	dropped
M-PESA – Security	11	r1s11_security1 r1s11_security3	10	included in general r2s10_general	11	included in general r3s11_general	11	included in general r4s11_general	11	dropped

Registered Zap User	-	n/a	-	n/a	12	dropped	-	dropped	11	dropped
Registered YU-Cash User	-	n/a	-	n/a	13	dropped		dropped	11	dropped
Non Users	11f	r1s11_nonuser	12	r2s12_nonuser	14	r3s14_nonuser	15	r4s15_nonuser	15	dropped